

**TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING
REJECTION OVER A PRIOR PATENT**

Docket Number (Optional)

1134-009B

In re Application of: Gordon Cotter Cunningham

Application No.: 09/323,715

Filed: June 1, 1999

For: REAL-TIME FINANCIAL CARD APPLICATION SYSTEM

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The owner*, Block Financial Corporation

of 100 percent interest in the instant application hereby disclaims
except as provided below, the terminal part of the statutory term of any patent granted on the
instant application which would extend beyond the expiration date of the full statutory term defined in 35 U.S.C.
154 to 156 and 173, as presently shortened by any terminal disclaimer, of prior Patent No. 6,014,645

The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for
and during such period that it and the prior patent are commonly owned. This agreement runs with any
patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on
the instant application that would extend to the expiration date of the full statutory term as defined in 35 U.S.C.
154 to 156 and 173 of the prior patent, as presently shortened by any terminal disclaimer, in the event that it
later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of
competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321, has all
claims canceled by a reexamination certificate, is reissued, or is in any manner terminated prior to the
expiration of its full statutory term as presently shortened by any terminal disclaimer.

Check either box 1 or 2 below, if appropriate.

1. ☐ For submissions on behalf of an organization (e.g., corporation, partnership, university, government agency, etc.), the
undersigned is empowered to act on behalf of the organization.


I hereby declare that all statements made herein of my own knowledge are true and that all statements
made on information and belief are believed to be true; and further that these statements were made with the
knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both,
under Section 1 001 of Title 18 of the United States Code and that such willful false statements may jeopardize
the validity of the application or any patent issued thereon.

2. ☒ The undersigned is an attorney of record.

03/20/2002 AOSMAN1 00000005 09323715

01 FC:148

110.00 DP

 2/22/02
Signature Date

Jeffrey S. Standley

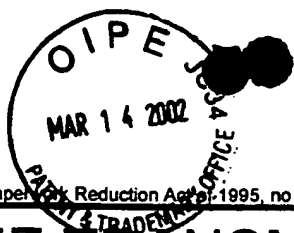
Typed or printed name

- ☒ Terminal disclaimer fee under 37 CFR 1.20(d) included.

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*Statement under 37 CFR 3.73(b) is required if terminal disclaimer is signed by the assignee (owner).

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Approved for use through 10/31/2002. OMB 0651-0032

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

FEE TRANSMITTAL for FY 2000

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT (\$) 110.00

Complete if Known

Application Number 09/323,715
Filing Date June 1, 1999
First Named Inventor Cunningham
Examiner Name P. Kanof
Group Art Unit 2164
Attorney Docket No. BLO1134-009B

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METHOD OF PAYMENT (check one)

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number 19-4076
Deposit Account Name

☒ Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17

☐ Applicant claims small entity status. See 37 CFR 1.27

2. ☒ Payment Enclosed:

☒ Check ☐ Credit card ☐ Money Order ☐ Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
101	710	201	355	Utility filing fee	
106	320	206	160	Design filing fee	
107	490	207	245	Plant filing fee	
108	710	208	355	Reissue filing fee	
114	150	214	75	Provisional filing fee	

SUBTOTAL (1) (\$) 0.00

2. EXTRA CLAIM FEES

	Extra Claims	Fee from below	Fee Paid
Total Claims	-20 **	x	=
Independent Claims	-3 **	x	=
Multiple Dependent			=

** or number previously paid, if greater; For Reissues, see below

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
103	18	203	9	Claims in excess of 20	
102	80	202	40	Independent claims in excess of 3	
104	270	204	135	Multiple dependent claims, if not paid	
109	80	209	40	** Reissue independent claims over original patent	
110	18	210	9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) (\$) 0.00

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity		Small Entity		Fee Description	Fee Paid
Fee Code	Fee (\$)	Fee Code	Fee (\$)		
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2520	147	2520	For filing a request for ex parte reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner Action	
113	1840*	113	1840*	Requesting publication of SIR after Examiner Action	
115	110	215	55	Extension for reply within first month	
116	390	216	195	Extension for reply within second month	
117	890	217	445	Extension for reply within third month	
118	1390	218	695	Extension for reply within fourth month	
128	1890	228	945	Extension for reply within fifth month	
119	310	219	155	Notice of Appeal	
120	310	220	155	Filing a brief in support of an appeal	
121	270	221	135	Request for oral hearing	
138	1510	138	1510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive - unavoidable	
141	1240	241	620	Petition to revive - unintentional	
142	1240	242	620	Utility issue fee (or reissue)	
143	440	243	220	Design issue fee	
144	600	244	300	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Petitions related to provisional applications	
126	180	126	180	Submission of Information Disclosure Stmt.	
581	40	581	40	Recording each patent assignment per property (times number of properties)	
146	710	246	355	Filing a submission after final rejection (37 CFR Section 1.129(a))	
149	710	249	355	For each additional invention to be examined (37 CFR Section 1.129(b))	
179	710	279	355	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	

Other fee (specify): Terminal Disclaimer

110.00

* Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$) 110.00

SUBMITTED BY

Name (Print/Type) Jeffrey S. Standley

Registration No. 34,021
Attorney/Agent

Complete (if applicable)

Telephone 614-792-5555

Signature

Date February 22, 2002

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